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THE HIGH CRIME OF NOT INSURING.

A SERMON,

PREACHED AT THE BROOKLYN TABERNACLE,

FEBRUARY 25TH, 1877.

UNION CHURCH

BY

REV. T. DEWITT TALMAGE, D.D.,

OF BROOKLYN.

This discourse is No. 7 of a series of Sermons to the Professions and Occupations, namely:

The Medical Profession,
The Legal Profession,
The Theatrical Profession,
The Newspaper Profession,
Clerks of Stores.

Commercial Travelers,
Insurance Men,
Merchants,
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THE HIGH CRIME OF NOT INSURING.

"Let him appoint officers over the land, and take up the fifth part of the land of Egypt in the seven plenteous years."

THESE were the words of Joseph, the President of the first Life Insurance Company that the world ever saw. Pharaoh had a dream that distracted him. He thought he stood on the banks of the river Nile, and saw coming up out of the river, seven fat, sleek, glossy cows, and they began to browse in the thick grass. Nothing frightful about that. But after them, coming up out of the same river, he saw seven cows that were gaunt and starved, and the worst looking cows that had ever been seen in the land, and in the ferocity of hunger they devoured their seven fat predecessors. Pharaoh the king sent for Joseph to decipher these midnight hieroglyphics. Joseph made short work of it, and intimated: "the seven fat cows that came out of the river are seven years with plenty to eat; the seven emaciated cows that followed them, are seven years with nothing to eat; now," said Joseph, "let us take one fifth of the corn crop of the seven prosperous years, and keep it as a provision for the seven years in which there shall be no corn crop." The king took the counsel and appointed Joseph, because of his integrity and

public-spiritedness, as the President of the undertaking. The farmers paid one fifth of their income as a premium. In all the towns and cities of the land there were branch houses. This great Egyptian Life Insurance Company had millions of dollars as assets. After a while the dark days came, and the whole nation would have starved if it had not been for the provision they had made for the future. But now these suffering families have nothing to do but go up and collect the amount of their life policies. The Bible puts it in one short phrase: "in all the land of Egypt there was bread." I say this was the first Life Insurance Company. It was divinely organized. It had in it all the advantages of the "whole life plan," of the "Tontine plan," of the "reserved endowment plan," and all the other good plans. We are told that Rev. Dr. Anhate, of Lincolnshire, England, originated the first Life Insurance Company in 1698. No. It is as old as the corn cribs of Egypt, and God himself was the author and originator. If that were not so, I would not take your time and mine in a Sabbath discussion of this subject.

I feel it is a theme vital, religious, and of infinite import—the morals of Life and Fire Insurance. It seems to me that it is time for the pulpit to speak out. We are in the midst of a great insurance agitation. The air is full of charges of mismanagement and fraud. We hear of bogus agents who have been arrested; of receivers appointed to take refractory companies into their custody; of grand juries who have indicted other companies for perjury; and of a company which had in its hand the prospective support of many widows and orphans, that is charged with a deficit of near a half million dollars. So great has been the agitation, that there are some people

who have denounced all Life Insurance Companies as impious, and a nuisance that needed to be squelched. Against this Life Insurance panic, in the name of God and the best interests of society, I solemnly protest. In all businesses and occupations there are failures and losses and dishonesties. Ninety-eight out of one hundred men in every kind of business fail. In 1857, there were at least eight thousand failures in various styles of merchandise. Are these failures any thing against traffic in dry-goods, or groceries, or hardware? And shall you allow failures, or ill-behavior on the part of three or four Insurance Companies, to kindle suspicions in regard to the most magnificent institution which has ever existed for the temporal support and the earthly welfare of the human race? It is easy enough to denounce Life Insurance Companies and demand that they call in their loans until all the agricultural and mercantile and manufacturing and ecclesiastical interests of the land are shipwrecked; but is it fair thus to treat the prince of humane institutions? Where does that institution stand to-day? What amount of comfort, of education, of moral and spiritual advantage, is represented in the simple statistic that in this country the Life Insurance Companies, in one year, paid seventy-seven millions of dollars to the families of the bereft; and in five years they paid three hundred millions of dollars to the families of the bereft; and are promising to pay, and hold themselves in readiness to pay, two thousand millions of dollars to the families of the bereft. They have actually paid out more in dividends and in death claims than they have ever received in premiums. I know of what I speak. The Life Insurance Companies of this country have paid more than seven millions of dollars of taxes to the Government in five

years. So, instead of these companies being indebted to the land, the land is indebted to them. Now, I say that a man who will raise a panic against these companies for the reason that three or four of them have not behaved well, is as preposterous as a man who should burn down a thousand acres of harvest field in order to kill the moles and the potato bugs; as preposterous as a man who should blow up a crowded steamer mid Atlantic, for the purpose of destroying the barnacles on the bottom of the hull.

But what does the Bible say in regard to this subject?

If the Bible favors the institution, I will favor it; if the Bible denounces it, I will denounce it. In addition to the forecast of Joseph in the text, I call to your attention Paul's comparison. Here is one man who through neglect fails to support his family while he lives, or after his death. Here is another man who abhors the Scriptures, and rejects God and Christ and every thing good. Which of these men is the worse? Well, you say, the former. Paul says the latter. Paul says, that a man who neglects to care for his household is more obnoxious than a man who rejects the Scriptures. Timothy, 5th chapter and 8th verse: "He that provideth not for his own, and especially those of his own household, is worse than an infidel." Life Insurance Companies help most of us to provide for our families after we are gone; but if we have the money to pay the premiums and do not pay the premiums, we have no right to expect mercy at the hand of God in the judgment. We are worse than Tom Paine, worse than Voltaire, and worse than Shaftesbury. The Bible declares it—we are worse than an infidel. After the certificate of death has

been made out, and the thirty or the sixty days have passed, and the officer of a Life Insurance Company comes into the bereft household and pays down the hard cash on an insurance policy, that officer of the company is performing a positively religious rite, according to the Apostle James, who says: "Pure religion and undefiled before God and the Father is this: To visit the fatherless and widows in their affliction," and so on. The religion of Christ proposes to take care of the temporal wants of the people as well as the spiritual.

Just after the battle of Antietam there was a man found distributing religious tracts, and a Christian merchant came up to him and said, "What are you distributing tracts here for? There are three thousand men out yonder who have not had their wounds bound up, and they are bleeding to death. You go and bind up their wounds and then distribute the tracts." I think that was good, healthy gospel. When Hezekiah was dying, the injunction came to him: "Set thy house in order, for thou shalt die, and not live." That injunction in our day would mean, "Make your will; settle up your accounts; make things plain; don't deceive your heirs with rolls of Jay Cooke's Northern Pacific Railroad bonds; don't deceive them with deeds for wild lands that will never yield any crop but chills and fever; don't leave for them notes that have been outlawed, and second mortgages on property that will not pay the first: set thy house in order."

That is, fix up things so your going out of the world may make as little consternation as possible. See the lean cattle devouring the fat cattle, and in the time of plenty prepare for the time of want.

The difficulty is, when men think of their death they

are apt to think of it only in connection with their spiritual welfare, and not of the devastation in the household which will come because of their emigration from it. It is meanly selfish for you to be so absorbed in the heaven to which you are going, that you forget what is to become of your wife and children after you are dead. You can go out of this world not leaving them a dollar and yet die happily if you could not provide for them ; you can trust them in the hands of the God who owns all the harvests and the herds and the flocks ; but if you could pay the premium on a policy and neglected them, it is a mean thing for you to go up to heaven while they go into the poor-house. You, at death, move into a mansion, river front, and they move into two rooms on the fourth story of a tenement-house in a back street. When they are out at the elbows and the knees, the thought of your splendid robe in heaven will not keep them warm. The minister may preach a splendid sermon over your remains, and the quartette may sing like four angels alighted in the organ loft ; but your death will be a swindle. You had the means to provide for the comfort of your household when you left it, and you wickedly neglected so to do.

“O,” says some one, “I have more faith than you : I believe, when I go out of this world, the Lord will take care of my family.” Yes, He will provide for them. Go to Blackwell’s Island, go through all the poor-houses of the country, and I will show you how often God provides for the neglected children of neglectful parents. That is, He provides for them through public charity. As for myself, I would rather have the Lord provide for my family in a private house, and through my own industry and fraternal and conjugal faithfulness. But, says some

man, "I mean in the next ten or twenty years to make a great fortune, and so I shall leave my family, when I go out of this world, very comfortable." How do you know you are going to live ten or twenty years? If we could look up the path of the future, we would see it crossed by pneumonias, and pleurisies, and consumptions, and colliding rail trains, and runaway horses, and breaking bridges, and funeral processions. Are you so certain you are going to live ten or twenty years, you can warrant your household any comfort after you go away from them? Beside that, the vast majority of men die poor. Two—only two out of a hundred—succeed in business. Are you very certain you are going to be one of the two? Rich one day, poor the next.

A man in New York got two millions of dollars, and the money came so rapidly it turned his brain, and he died in the lunatic asylum. All his property was left with the business firm, and they swamped it; and then the family of the insane man were left without a dollar. In eighteen months, the prosperity, the insanity, the insolvency, and the complete domestic ruin. Beside that, there are men who die solvent who are insolvent before they get under the ground or before their estate is settled up. How soon the auctioneer's mallet can knock the life out of an estate. A man thinks the property worth \$15,000; under a forced sale it brings \$7,000. The business man takes advantage of the crisis, and he compels the widow of his deceased partner to sell out to him at a ruinous price, or lose all. The stock was supposed to be very valuable, but it has been so "watered" that when the executor tries to sell it, he is laughed out of Wall street; or the administrator is ordered by the Surrogate

to wind up the whole affair. The estate was supposed at the man's death to be worth \$20,000; but after the indebtedness has been met, and the bills of the doctor and the undertaker and the tombstone cutter have been paid, there is nothing left. That means, the children are to come home from school and go to work; that means, the complete hardship of the wife, turned out with nothing but a needle to fight the great battle of the world. Tear down the lambrequins, close the piano, rip up the Axminster, sell out the wardrobe, and let the mother take a child in each hand and trudge out into the desert of the world. A Life Insurance would have hindered all that.

But, says some one, "I am a man of small means, and I can't afford to pay the premium." That is sometimes a awful and a genuine excuse: but rarely. The answer to it is this: If you are too poor to support your family and pay for a policy on your life, you are too poor to take the chance of dying and leaving them deprived of the support your brain and hands supply them. In nine cases out of ten, when a man says that, he smokes up in cigars, and drinks down in wine, and expends in luxuries enough money to have paid the premium on a Life Insurance policy which would have kept his family from beggary when he is dead. A man ought to put himself down on the strictest economy until he can meet this Christian necessity. You have no right to the luxuries of life until you have made such provision. I admire what was said by Rev. Dr. Guthrie, the great Scottish preacher. A few years before his death he stood in a public meeting and declared: "When I came to Edinburgh the people sometimes laughed at my blue stockings and at my cotton umbrella, and they said I looked like a common ploughman, and they derided me be-

cause I lived in a house for which I paid thirty-five pounds rent a year, and ofttimes I walked when I would have been very glad to have had a cab; but, gentlemen, I did all that because I wanted to pay the premium on a Life Insurance that would keep my family comfortable if I should die." That I take to be the right expression of an honest, intelligent, Christian man.

The utter indifference of many people on this important subject accounts for much of the crime and the pauperism of our day. Who are these children sweeping the crossings with broken broom, and begging of you a penny as you go by? Who are these lost souls gliding under the gaslight in thin shawl? Ah! they are the victims of want; in many of the cases the forecast of parents and grandparents might have prohibited it. God only knows how they struggled to do right. They prayed until the tears froze on their cheeks. They sewed on the sack until the breaking of the day, but they could not get enough money to pay the rent; they could not get enough money to decently clothe themselves, and one day, in that wretched home, the angel of purity and the angel of crime fought a great fight between the empty bread tray and the fireless hearth, and the black-winged angel shrieked, "Aha! I have won the day."

Says some man, "I believe what you say; it is right and Christian, and I mean some time to attend to this matter." My friend, you are going to lose the comfort of your household in the same way the sinner loses heaven,—by procrastination. I see all around me the destitute and suffering families of parents who meant some day to attend to this Christian duty. During the process of adjournment the man gets his feet wet; then came a chill

and a delirium, and the doleful shake of the doctor's head, and the obsequies. If there be any thing more pitiable than a woman delicately brought up, and on her marriage day by an indulgent father given to a man to whom she is the chief joy and pride of life until the moment of his death, and then that same woman going out with helpless children at her back to struggle for bread in a world where brawny muscle and ruggedness of soul are necessary—I say, if there be any thing more pitiable than that, I don't know what it is. And yet there are good women who are indifferent in regard to their husband's duty on this subject, and there are some positively hostile, as though a Life Insurance subjected a man to some fatality. There is in this city to-day a very poor woman keeping a small candy shop, who vehemently opposed the insurance of her husband's life, and when application had been made for a policy of \$10,000 she frustrated it. She would never have a document in the house that implied it was possible for her husband ever to die. One day, in the quick revolution of machinery, his life was instantly dashed out. What is the sequel? She is with annoying tug making the half of a miserable living. Her two children have been taken away from her in order that they may be clothed and schooled, and her life is to be a prolonged hardship.

O man, before forty-eight hours have passed away, appear at the desk of some of our great Life Insurance Companies, have the stethoscope of the physician put to your heart and lungs, and by the seal of some honest company decree that your children shall not be subjected to the humiliation of financial struggle in the dark day of your demise.

But I must ask the men engaged in the Life Insurance

business whether they feel the importance of their trust, and charge them I must that they need divine grace to help them in their work. In this day, when there are so many rivalries in your line of business, you will be tempted to overstate the amount of assets and the extent of the surplus, and you will be tempted to abuse the franchise of the company, and to make up for the deficits of 1877 by adding some of the receipts of 1878; and you will be tempted to send out mean anonymous circulars, derogatory of other companies, forgetful of the fact that an anonymous communication means only two things—the cowardice of the author, and the inefficiency of the police in allowing such a thing to be dated any where save inside of a penitentiary. Under the mighty pressure many have gone down, and you will follow them if you have too much confidence in yourself and do not appeal to the Lord for positive help. But if any of you belong to that miscreant class of people who without any financial ability organize themselves into what they call a Life Insurance Company, with a pretended capital of \$200,000 or \$300,000; then vote yourselves into the lucrative positions, and then take all the premiums for yourselves; and then, at the approach of the State Superintendent, drop all into the hands of those Life Insurance undertakers, whose business it is to gather up the remains of defunct organizations and bury them in their own vault—then I tell you, you had better get out of the business and disgorge the widows' houses you have swallowed. But my word is to all those who are legitimately engaged in the Life Insurance business, You ought to be better than other men, not only because of the responsibilities that rest upon you, but because the truth is ever confronting you

that your stay on earth is uncertain, and your life a matter of a few days or years. Do not those black-edged letters that come into your office make you think? Does not the doctor's certificate on the death-claim give you a thrill? Your periodicals, your advertisements, even the lithography of your policies, warn you that you are mortal. According to your own showing, the chances that you will die this year are at least two per cent. Are you prepared for the tremendous exigency? The most condemned man in the judgment-day will be the unprepared Life Insurance man, for the simple reason that his whole business was connected with human exit, and he can not say, "I didn't think." His whole business was to think on that one thing.

O my brother, get insured for eternity. In consideration of what Christ has done in your behalf, have the indenture this day made out, signed, and sealed with the red seal of the cross.

But I have words of encouragement and counsel for those of my hearers who are engaged in the FIRE INSURANCE business. You are ordained of God to stand between us and the most raging element of nature. We are indebted to you for what the National Board of Underwriters and the convention of chiefs of the fire departments have effected through your suggestions and through your encouragement. We are indebted to you for what you have effected in the construction of buildings, and in the change in the habits of our cities; so that by scientific principles orderly companies extinguish the fire instead of the old-time riots which used to extinguish the citizens! And we are indebted to you for the successful demands you have made for the repeal of unjust

laws—for the battle you have waged against incendiaryism and arson—for the fatal blow you have given to the theory that corporations have no souls, by the cheerfulness and promptitude with which you have met losses from which you might have escaped through the technicality of the law. I don't know any class of men in our midst more high-toned and worthy of confidence than these men; and yet I have sometimes feared that while your chief business is to calculate about losses on earthly property, you might without sufficient thought go into that which, in regard to your own soul, in your own parlance might be called "hazards," "extra hazards," "special hazards." An unforgiven sin in the soul is more inflammable and explosive than camphene or nitro-glycerine. However the rates may be, yea, though the whole earth were paid down to you in one solid premium, you cannot afford to lose your soul. Do not take that risk, lest it be said hereafter that while in this world you had keen business faculty; when you went out of the world you went out everlasting insolvent. The scientific Hitchcocks and Sillimans and Mitchells of the world have united with the sacred writers in making us believe that there is coming a conflagration to sweep across this earth, compared with which that of Chicago in 1871, and that of Boston in 1872, and that of New York in 1835 were a mere nothing. Brooklyn on fire! New York on fire! Charleston on fire! San Francisco on fire! Canton on fire! St. Petersburgh on fire! Paris on fire! London on fire! The Andes on fire! The Apennines on fire! The Himalayas on fire! What will be peculiar about the day will be that the water with which we put out great fires will itself take flame, and the Mis-

sissippi, and the Ohio, and the St. Lawrence, and Lake Erie, and the Atlantic and Pacific Oceans, and tumbling Niagara shall with red tongues lick the heavens. The geological heats of the centre of the world will burn out toward the circumference, and the heats of the outside will burn down from the circumference to the centre, and this world will become a living coal—the living coal afterward whitening into ashes, the ashes scattered by the breath of the last hurricane, and all that will be left of this glorious planet will be the flakes of ashes fallen on other worlds. O! on that day will you be fire-proof, or will you be a total loss? Will you be rescued or will you be consumed? When this great cathedral of the world, with its pillars of rock, and its pinnacles of mountain, and its cellars of golden mine, and its upholstery of morning cloud, and its baptismal font of the sea, shall blaze, will you get out on the fire-escape of the Lord's deliverance? O! on that day for which all other days were made, may it be found that these Life Insurance men had a paid-up policy, and these Fire Insurance men had given them, instead of the *débris* of a consumed worldly estate, a house not made with hands, eternal in the heavens!



